

IFW



**Replacement Sheet**  
Title: METHOD AND APPARATUS  
FOR A MORTGAGE LOAN ORIGINATOR  
COMPLIANCE ENGINE  
Appln. No.: 09/645,217

## 100 → Typical Internet Network Configuration

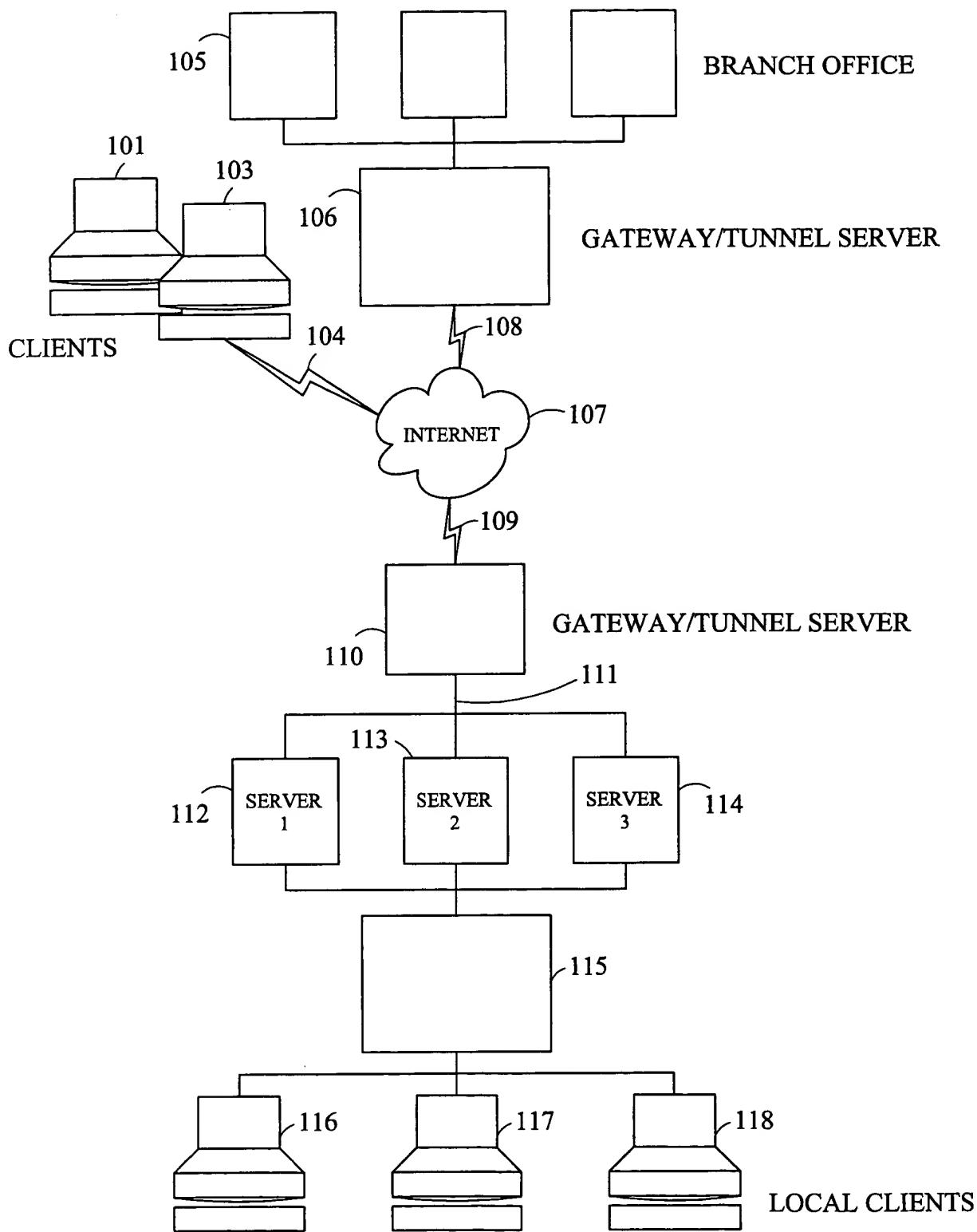
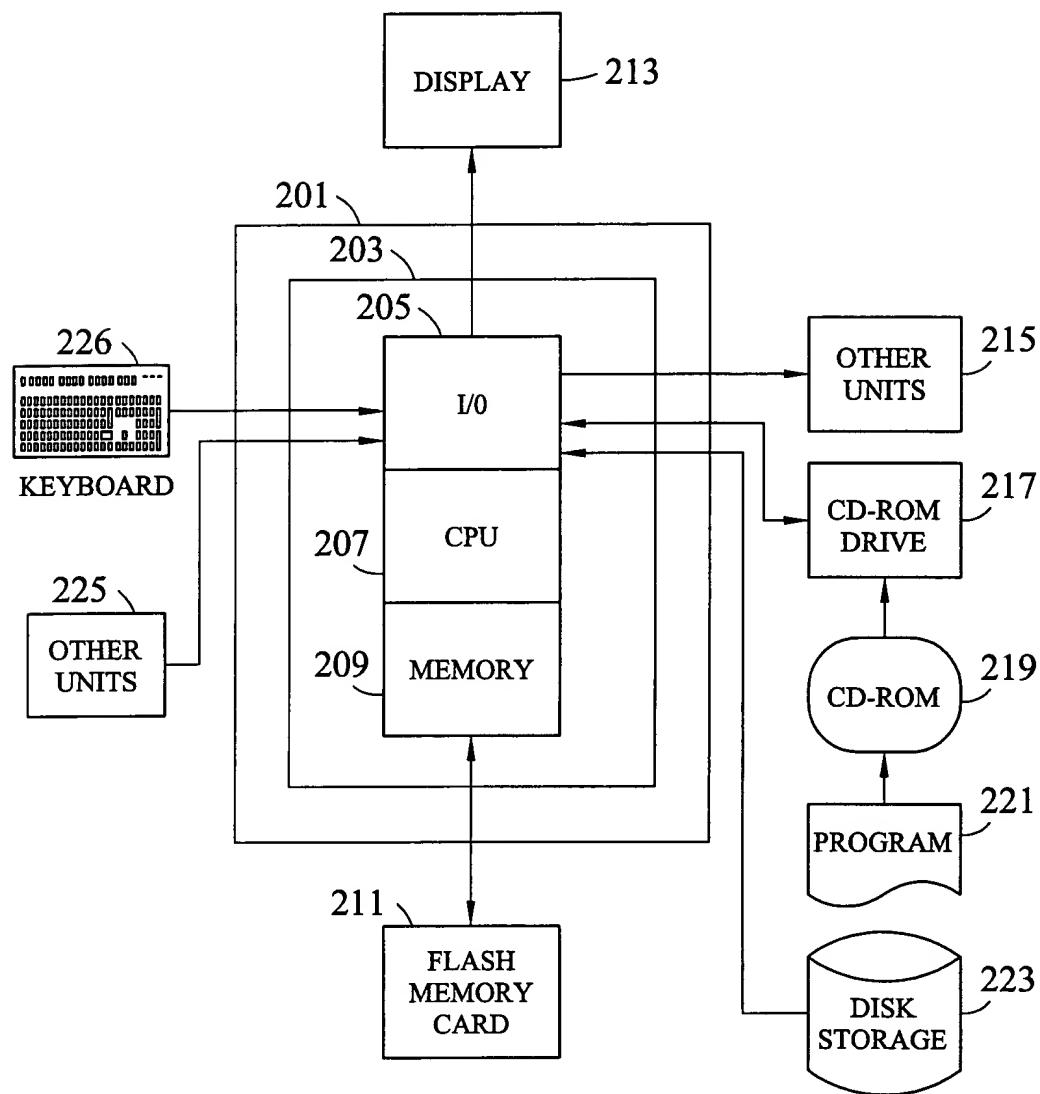


Figure 1

200 Typical General Purpose Computer/



**Figure 2**

Replacement Sheet

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FOR A MORTGAGE LOAN ORIGINATOR  
COMPLIANCE ENGINE  
Appln. No.: 09/645,217

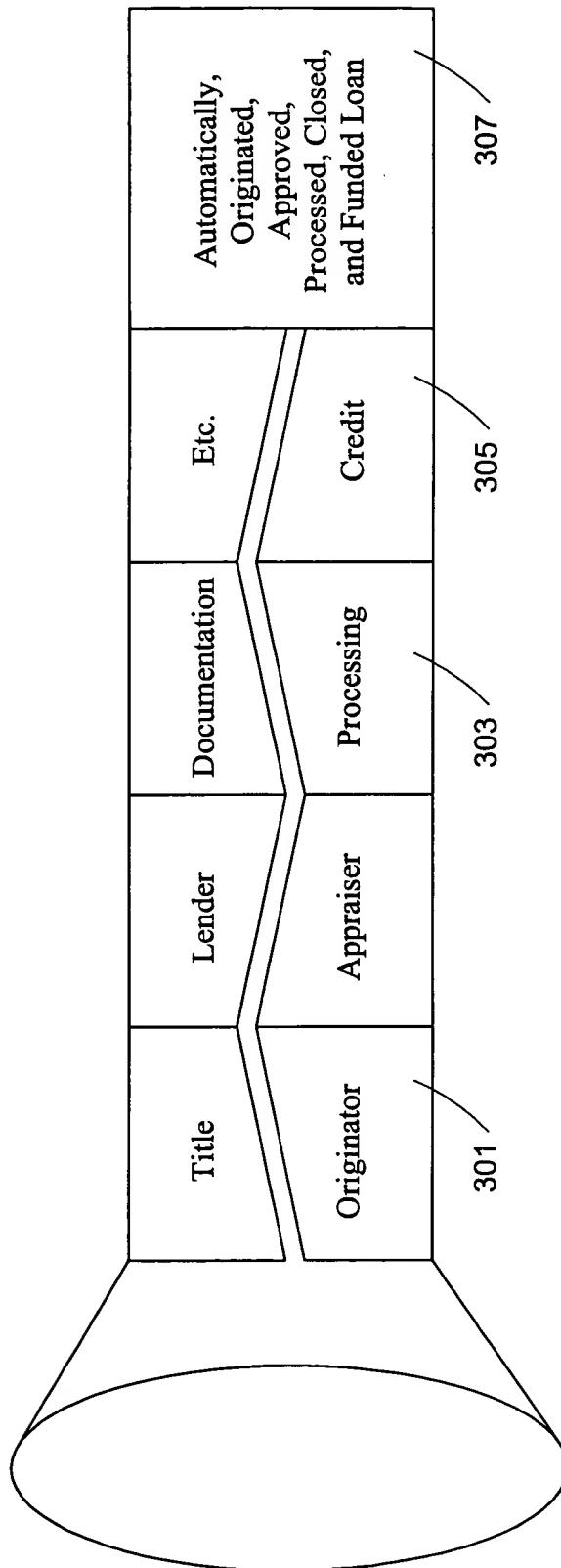
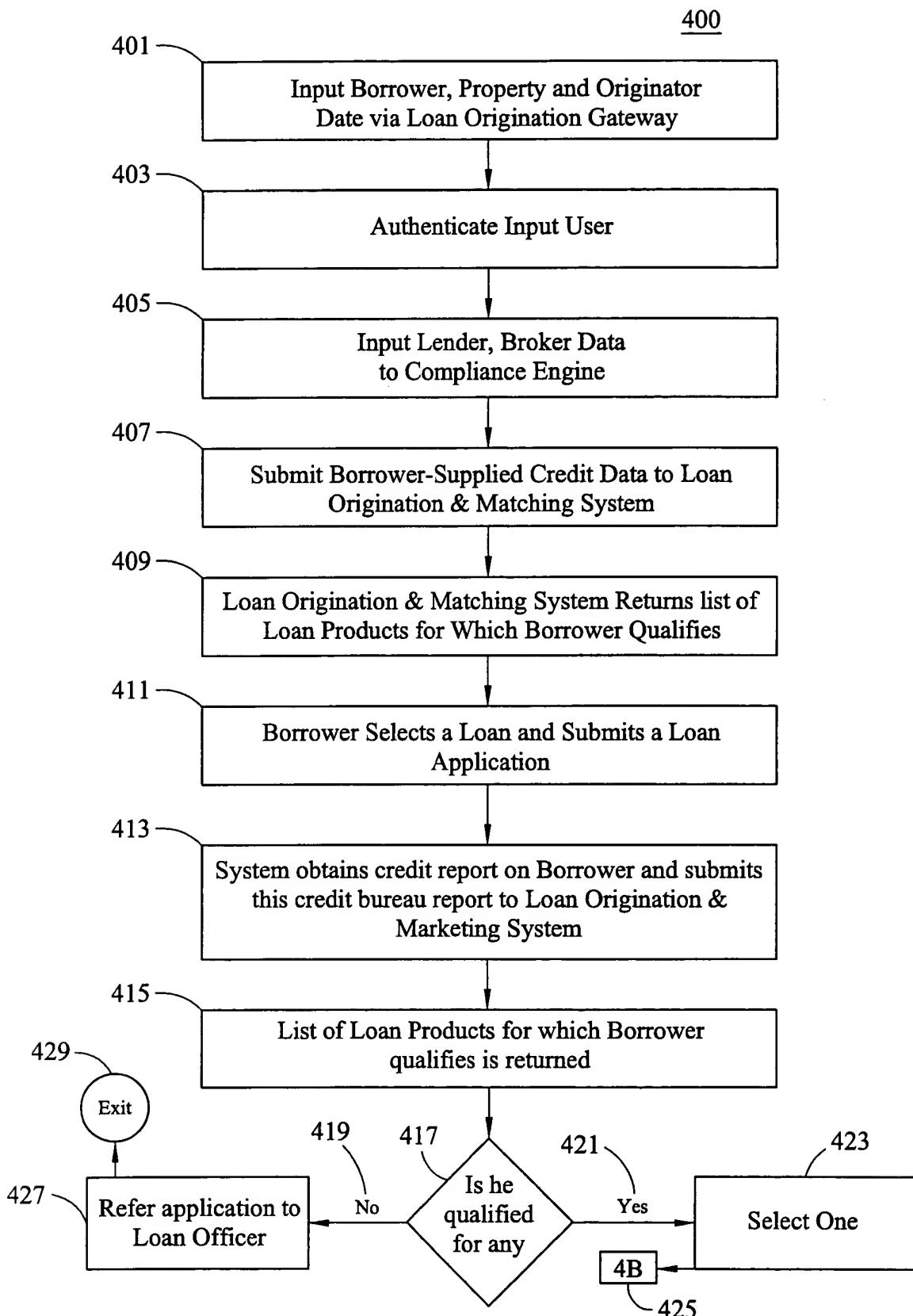
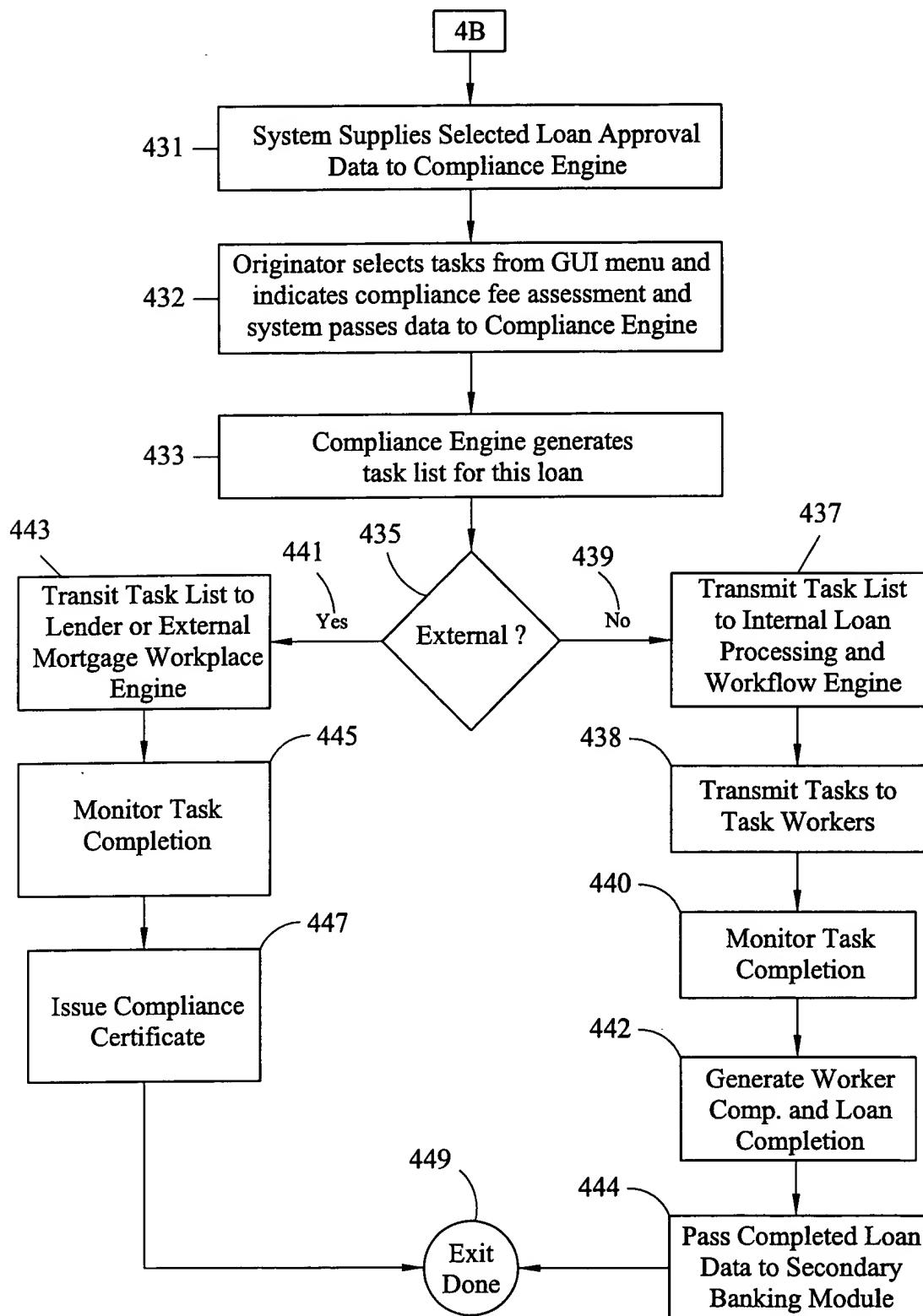


Figure 3



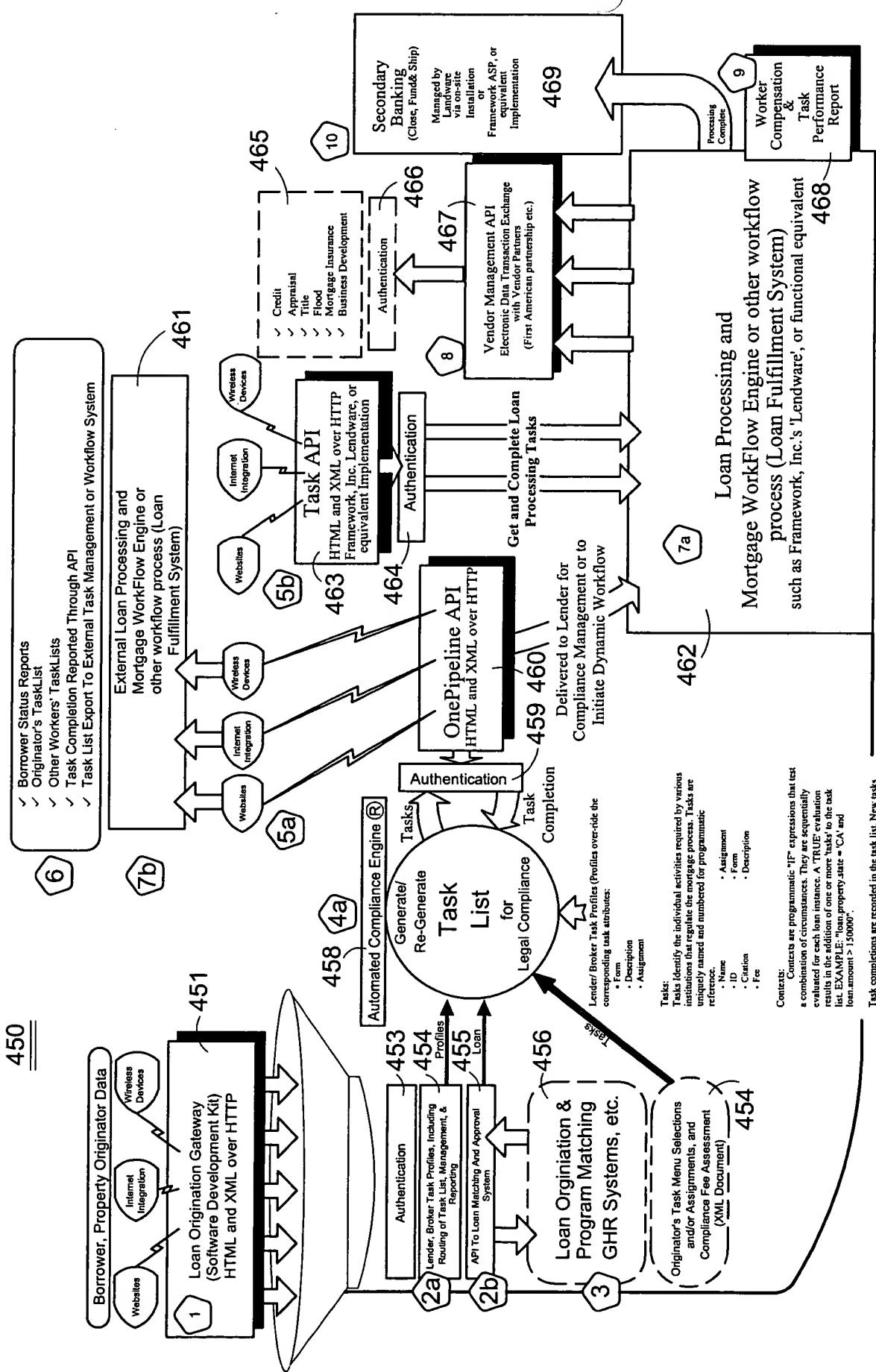
**Figure 4A**



**Figure 4B**

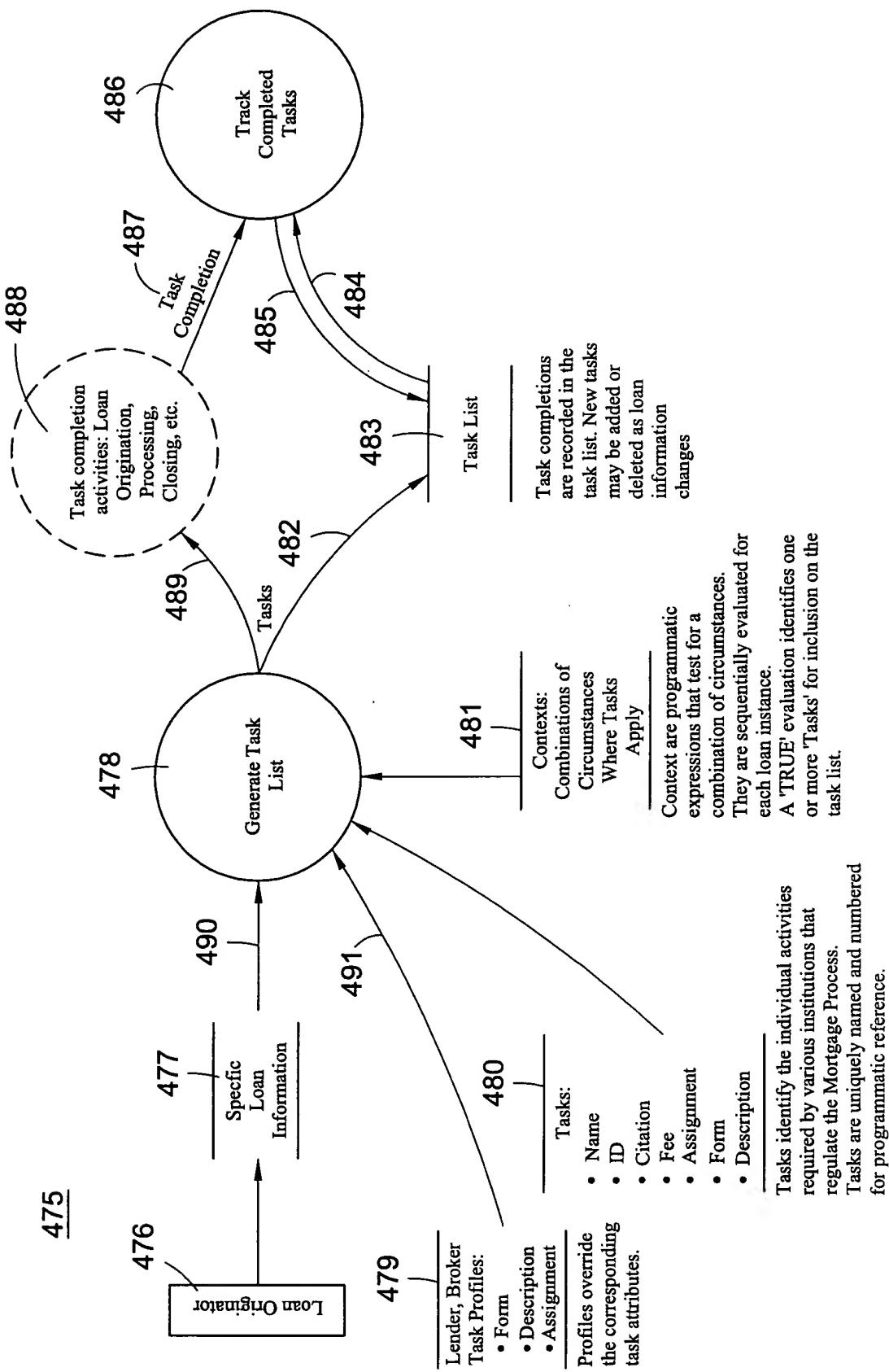
### Replacement Sheet

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## **Replacement Sheet**

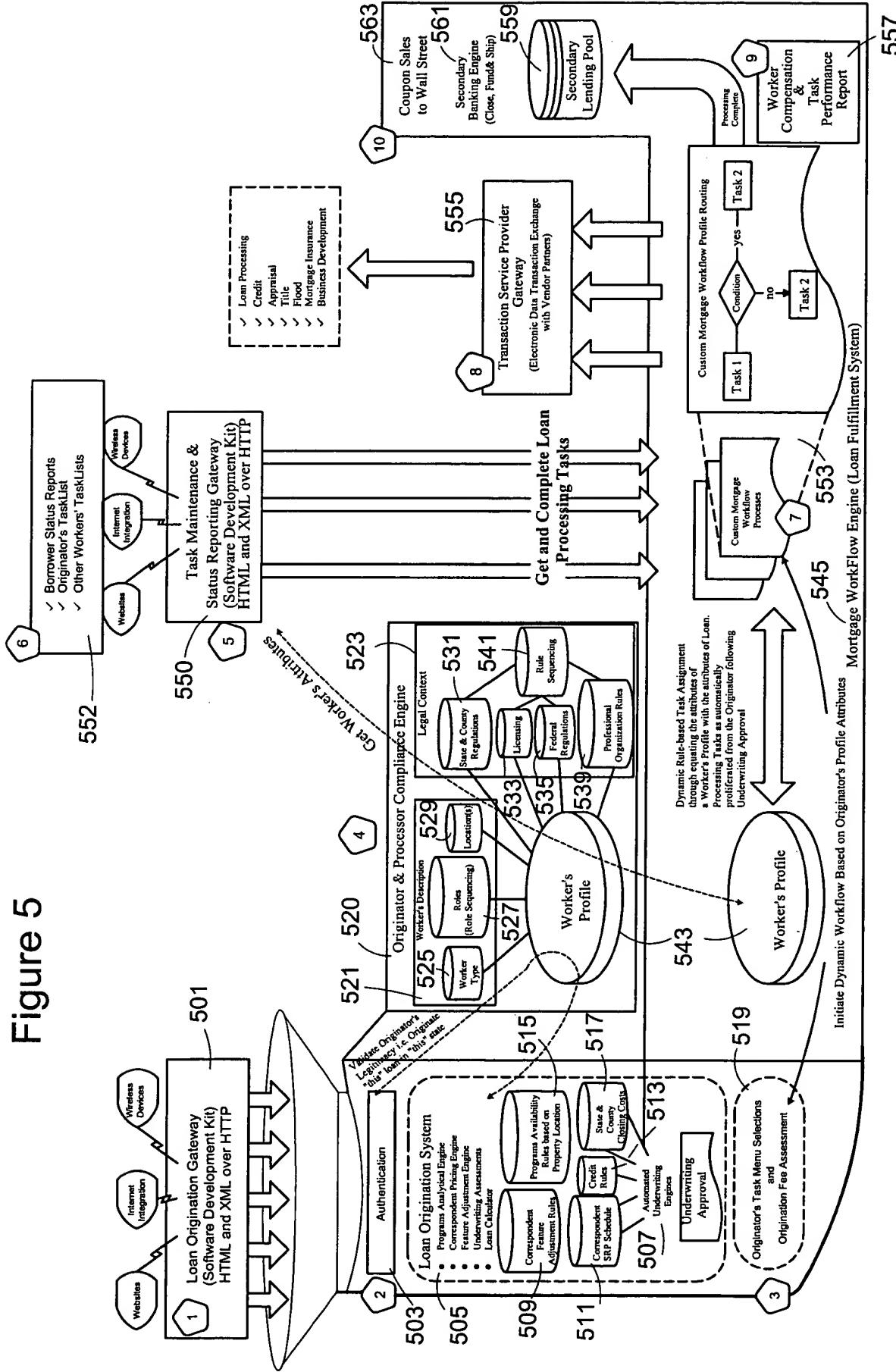
Title: METHOD AND APPARATUS  
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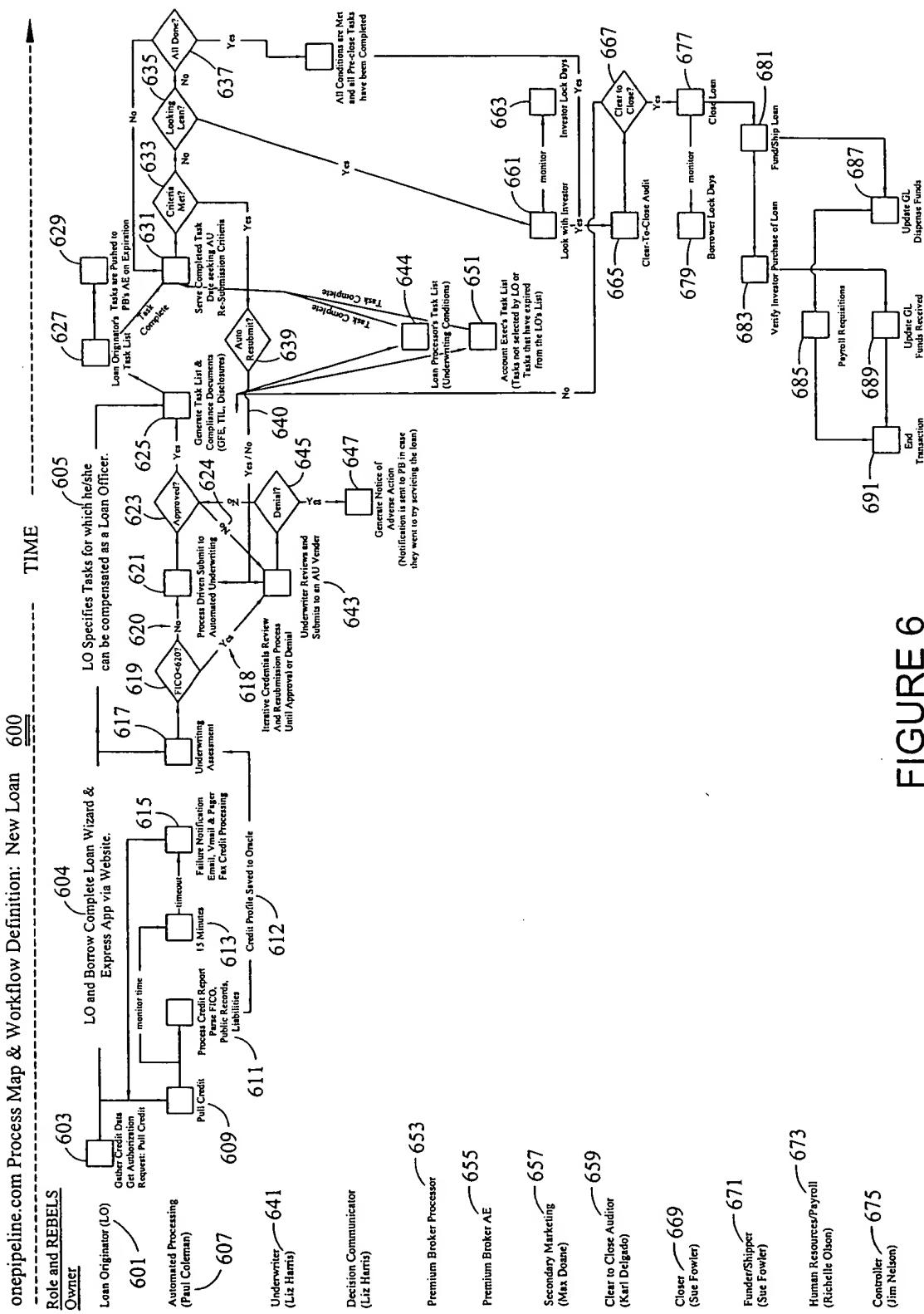
**Figure 4D**

**Replacement Sheet**  
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**Figure 5**



**Replacement Sheet**  
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**COMPLIANCE ENGINE**  
**Appln. No.: 09/645,217**



**FIGURE 6**

Need to ask a question?	Click here for help.	Member Login

"The OnePipeline.com system is simple, fast and profitable."



**Instructions:** Welcome to the OnePipeline Loan Origination System. Please sign in.

### New Users

- [Sign Up Now](#)

### Members

User Name

Password

- [Login](#)

- [I Forgot My Password.](#)

	<a href="#"><u>Return to HomePage</u></a>
--	---

**FIGURE 7**

Replacement Sheet  
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Appln. No.: 09/645,217

Need to ask a question?	Click here for help.	Main Menu

"We created a better way to originate a loan."



Welcome Joe Realtor

[Enter the Loan Origination System](#)

[Start a loan](#)

[Task List](#)

[Check Loan Status](#)

[Get More Info](#)

[Tools and Resources](#)

[OnePipeline University](#)

[Benefits](#)

[Marketing Support Tools](#)

[Modify My Account](#)

[Log Out](#)

[Return to HomePage](#)

**FIGURE 8**

Loan Product Shopper - Netscape

**Loan Product Finder**

I am Interested in:

Purchasing a Property 

How will the property be used?

Primary Residence 

What is the property type?

Single Family 

How long do you plan to keep this property?

1 - 5 years 

Property State:

AL 

Estimated Property Value:

100000 

If Purchase or Cash out, what percentage of the home value do you wish to borrow? (e.g. 80, 95, etc)  
If Refinance, balance owed on mortgage(s):

80  %

Would you prefer Current Market Rate ( **7.875** %) or would you prefer to buy down the rate with discount points?

- current market rate  
 buy down with points

What is your estimated combined monthly income?

3000

What are your estimated combined monthly debts?

250

[Calculate](#)

[Close Window](#)

**FIGURE 9**

Replacement Sheet

Title: METHOD AND APPARATUS  
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Affordability Analysis Tool - Netscape



Affordability Calculator

Affordability Information

Debt/Income Ratio to use.  %

Today's Interest Rate  %

Cash Available for Down Payment

Borrower Gross Income

Co-Borrower Gross Income

Other Income

Total Automobile Payments

Total Revolving Accounts Payments

Other Monthly Payments

Property Taxes (/Yr)

Homeowner's Insurance (/Yr)

Instructions

Complete the information below to find out how much home can be afforded.  
No comma please.

Calculate

Close Window

FIGURE 10

OnePipeline.com 5 Step Rapid Response System - Netscape	
Need to ask a question?	<input type="button" value="Click here for help."/>
<h2>Loan Origination Process Overview</h2>	
<p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p>	
<p><b>Instructions:</b> As a part of compliance, the loan originator is required to review and discuss the entire loan origination process with the borrower. To do so, simply click through the five-steps below. You will be asked to confirm that you have reviewed the process with your borrower.</p>	
<p><b>1      Loan Shopper</b> <i>Getting started</i></p>	
<p><b>2      eXpress Application</b> <i>Apply for your loan</i></p>	
<p><b>3      Auto Underwriting</b> <i>Loan Decision</i></p>	
<p><b>4      FastTrak Processing</b> <i>Loan Approved</i></p>	
<p><b>5      Final Approval</b> <i>Time to close your loan</i></p>	
<p><input type="button" value="Cancel"/> <input type="button" value="Next"/> <input type="button" value="End"/></p>	

Figure 11



## Loan Shopper

Step 1 - Loan Shopper	Step 2 - eXpress App	Step 3 - Auto Underwriting	Step 4 - FastTrak Processing	Step 5 - Final Approval
<a href="#">Personalize My Loan</a>   <a href="#">Property Info</a>   <a href="#">Self-Assessment</a>   <a href="#">Financial Info</a>   <a href="#">Loan Preference</a>   <a href="#">Loan Products</a>				

Loan Number: 937266

Loan Originator: Joe Realtor

**Instructions:** Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender from the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.  
 Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

Best Rate  Select Lender

Today's 30-year Fixed Rates: last updated at 02/07/2000 10:06:58 AM

OnePipeline.com	8.250%	.000	8.389%
Citicorp	8.250%	.125	8.402%
Coutrywide	8.250%	.500	8.442%
Flagstar	8.250%	.500	8.442%
GE	8.250%	.125	8.402%
National City	8.250%	.250	8.415%
P N C	8.250%	.375	8.429%
RBMG	8.250%	.375	8.429%
Chase	8.250%	.250	8.422%
Colonial	8.250%	.125	8.402%
First Union	8.250%	.625	8.455%
Fleet	8.250%	.375	8.429%
HSBC	8.250%	.875	8.482%
Norwest	8.250%	.125	8.402%
Provident	8.250%	.250	8.415%

Choose a lender OnePipeline.com ▼

Cancel

Next

All materials herein are copyrighted. It is intended only for private use by a select few of our employees and only available for a limited, experimental application.

Figure 12

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OnePipeline.com - Loan Shopper - Netscape

Need to ask a question? [Click here for help.](#) □□□

Personalize My Loan

"Shopping for a mortgage has never been so convenient."

**Instructions:** Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (\*\*) are required.

Please enter the primary borrower's name

First Name:  Last Name:

\*\*

How many borrowers will be part of this loan?   \*\*

What is the purpose of this loan?

\*\*

---

[Cancel](#) [Go Forward](#)

Figure 13

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.							
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Property Information</b>			<b>Loan Shopper</b>		
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Prefs	Results

"Relax. Once you've found the home, the hard part is over."

Instructions: Complete the following information about the property you intend to buy. The highlighted fields (\*\*) are required. Enter numbers without commas. (100000 not 100,000)

**Page 1 of 5**

---

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
 Total Borrowers: 1    Loan Purpose: Purchase

---

Approximate price of home (if refinance, enter market value of home)  
 \*\*

Subject property address (leave blank if not known)

Subject property city

Subject property State and Zip

Number of units

Occupancy Type  
  \*\*

Property Type  
  \*\*

Building Status

If a condo or PUD - what are estimated HOA fees/month  
 \*\*

---

[Cancel](#)
 [Go Forward](#)

**Figure 14**

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask a question?	<a href="#">Click here for help.</a>	<b>Property Information</b>			<b>Loan Shopper</b>		
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Prefs	Results

"Just a few more  
questions and  
we're ready to  
apply for the loan."

**Instructions:** You are required to answer all questions on this page to assess your credit situation. If any of the quiestions are answered 'yes' you may want to got to the [Credit Repair Kit](#).

**Page**  
**3 of 5**

---

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

---

Have you declared bankruptcy in the last 7 years?

yes  no

If so what kind of bankruptcy was filed?

7

If yes, what year and month was the bankruptcy filed?

Cancel

Year:  Month: Jan

Was bankruptcy due to financial mismanagement?

yes  no

Have you had a home foreclosed or given a deed in lieu in the last 7 years?

yes  no

If yes, what year?

Year:  Month: Jan

Do you have any outstanding liens or judgements?

yes  no

How many times have you been past due on any mortgage in the last 24 months?

0

How many times have you been past due on any other debt in the last 24 months?

0

How many times have you been past due on any mortgage in the last 12 months?

0

How many times have you been past due on any other debt in the last 12 months?

0

How long do you expect to be in the home?

-

Citizenship Status

-



[Cancel](#)



[Go Forward](#)

**Figure 15**

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.					
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Financial Information</b>			<b>Loan Shopper</b>
		Property Information	Lender Consultation	Self-Assessment	Financial Information
		Loan Prefs	Results		

"First let's run through the numbers."

**Instructions:** Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. Using the calculators is required. You will not be able to insert information directly into the blank below.

Page **4 of 5**

---

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
 Total Borrowers: 1    Loan Purpose: Purchase

---

<input type="checkbox"/>	Current Housing Expenses & Real Estate Owned	\$ <input type="text"/> **
<input type="checkbox"/>	Income - Combined Total	Income Type <input type="button" value="Standard ▼"/> **
<input type="checkbox"/>	Debt - Combined Total	\$ <input type="text"/> **
<input type="checkbox"/>	Asset - Combined Total	Asset Type <input type="button" value="Standard ▼"/> **

---

● Cancel

◀ [Go Back](#) ▶
◀ [Go Forward](#) ▶

**Figure 16**

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.					
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Loan Preferences</b>			<b>Loan Shopper</b>
		Property Information	Lender Consultation	Self-Assessment	Financial Information
		Loan Prefs	Results		
<p>The OnePipeline.com system is about having a choice."</p> 		<p><b>Instructions:</b> The amortization selected determines the monthly payment (whether it will be the same from month to month, or change periodically). It will also determine the interest rates available. You can return to this page and select other options to compare loan results.</p> <hr/> <p>Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk      Total Borrowers: 1    Loan Purpose: Purchase</p> <hr/> <p><b>Amortization (choose all that apply)**</b>      We recommend you start with Fixed Products if you expect to live in your home for more than five years</p> <p><input type="radio"/> Fixed <input type="radio"/> ARM <input type="radio"/> Balloon <input type="radio"/> All</p> <p><b>Rate vs. Points **</b>      Points (also called discount points) are fees (1% of the loan amount) paid up-front to the lender to lower the interest rate (e.g. two points on a \$100,000 loan would cost \$2,000). A Rule of thumb is one point will decrease the interest rate by .25%</p> <p><input type="radio"/> Prefer lowest available interest rate without paying points  <input type="radio"/> Prefer to lower the rate by paying points</p> <p><input type="text" value="0.000"/>  Points you are willing to pay.</p> <p>What Percentage of the home value do you wish to borrow?  <input type="text" value="-567"/> % ** (This value is calculated based on your total assets and the purchase price of the home)</p> <p>What's the estimated close date for this loan?  <input type="text" value="less than 30 days"/>  **</p> <hr/>			



[Go Back](#)



[Go Forward](#)

**Figure 17**

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.																																																																																																																														
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<small>"Please take a minute to review all the options"</small> 		<b>Instructions:</b> The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.																																																																																																																												
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		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Loan Product</th> <th style="width: 15%;">Rate</th> <th style="width: 15%;">Points</th> <th style="width: 15%;">APR</th> <th style="width: 15%;">Monthly Payment</th> <th style="width: 15%;">Down Payment</th> <th style="width: 15%;">Loan Amount</th> </tr> </thead> <tbody> <tr> <td colspan="7"><u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u></td> </tr> <tr> <td>8.625%</td> <td>-0.750</td> <td>10.137%</td> <td>\$137.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> <td></td> </tr> <tr> <td colspan="7"><u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u></td> </tr> <tr> <td>11.300%</td> <td>0.000</td> <td>12.721%</td> <td>\$156.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> <td></td> </tr> <tr> <td colspan="7"><u>15 Year Fixed Rate, 103% LTV</u></td> </tr> <tr> <td>14.000%</td> <td>0.000</td> <td>15.218%</td> <td>\$190.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> <td></td> </tr> <tr> <td colspan="7"><u>3% Down, 30 Year Fixed Rate</u></td> </tr> <tr> <td>8.875%</td> <td>1.875</td> <td>10.496%</td> <td>\$113.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> <td></td> </tr> <tr> <td colspan="7"><u>3% Down, 30 Year Fixed Rate</u></td> </tr> <tr> <td>8.875%</td> <td>1.875</td> <td>10.496%</td> <td>\$113.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> <td></td> </tr> <tr> <td colspan="7"><u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u></td> </tr> <tr> <td>8.625%</td> <td>-0.750</td> <td>9.902%</td> <td>\$111.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> <td></td> </tr> <tr> <td colspan="7"><u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u></td> </tr> <tr> <td>8.875%</td> <td>-0.125</td> <td>10.113%</td> <td>\$112.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> <td></td> </tr> <tr> <td colspan="7"><u>30 Year Fixed Rate, 103% LTV</u></td> </tr> <tr> <td>9.000%</td> <td>-0.500</td> <td>9.627%</td> <td>\$120.00</td> <td>\$1,500.00</td> <td>\$13,500.00</td> <td></td> </tr> </tbody> </table>						Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount	<u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u>							8.625%	-0.750	10.137%	\$137.00	\$1,500.00	\$13,500.00		<u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u>							11.300%	0.000	12.721%	\$156.00	\$1,500.00	\$13,500.00		<u>15 Year Fixed Rate, 103% LTV</u>							14.000%	0.000	15.218%	\$190.00	\$1,500.00	\$13,500.00		<u>3% Down, 30 Year Fixed Rate</u>							8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00		<u>3% Down, 30 Year Fixed Rate</u>							8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00		<u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u>							8.625%	-0.750	9.902%	\$111.00	\$1,500.00	\$13,500.00		<u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u>							8.875%	-0.125	10.113%	\$112.00	\$1,500.00	\$13,500.00		<u>30 Year Fixed Rate, 103% LTV</u>							9.000%	-0.500	9.627%	\$120.00	\$1,500.00	\$13,500.00	
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[Go Back](#)

**Figure 18**

**Replacement Sheet**

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 Appln. No.: 09/645,217

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.

Need to ask  
a question?

[Click here  
for help.](#)

**Estimated Costs****Loan Shopper**

Property Information

Lender Consultation

Self-Assessment

Financial Information

Loan Prefs

Results

"The estimate  
gives you a good  
idea of what you  
can expect."

- **Instructions:** Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 129775  
 Total Borrowers: 1

Loan Originator: Joe Realtor  
 Borrower: Frank Schmuk  
 Loan Purpose: Purchase

**Loan Program Selected:**

15 Year Fixed Rate, Expanded Credit, Full Documentation

**TERMS****PAYMENT**

Loan Amount: \$13,500.00	Principal & Interest: \$134.00
Down Payment: \$1,500.00	Taxes & Insurance: \$17.00
Rate: 8.625%	Mortgage Ins: \$3.00
Points: -0.750	Total Monthly Payment: \$154.25

- [Cancel](#)

**TOTAL ESTIMATED CLOSING COSTS**

Origination Fee (HUD #601)	\$135.00
Points Paid/Discount	(\$101.25)
Appraisal Fee (HUD #803)	\$350.00
Underwriting Fee (HUD #812)	\$395.00
Administration Fee (HUD #815)	\$595.00
Settlement or Closing Fee (HUD #1101)	\$200.00
Title Insurance (HUD #1108)	\$250.00
Recording/Filing Fees (HUD #1201)	\$36.00
Survey (HUD #1301)	\$250.00
Per diem interest (HUD #901) 15 Days @\$3.19	\$47.85
<b>Total:</b>	<b>\$2,157.60</b>

[Go Back](#)[Apply](#)

Figure 19

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millenial Star Network Inc.							
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Estimated Costs</b>			<b>Loan Shopper</b>		
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Prefs	Results
"Doesn't it feel good to have more control of the loan process?."		Loan number: 129775 Total Borrowers: 1	Loan Originator: Joe Realtor Loan Purpose: Purchase	Borrower: Frank Schmuk			
<b>You've completed Step 1 of our 5 step process.</b> <b>As part of the program requirements, you have:</b> <ul style="list-style-type: none"> <li>● explained the loan process,</li> <li>● reviewed lenders,</li> <li>● helped your borrowers make a decision,</li> <li>● consulted on income and debt information,</li> <li>● completed the prequalification process.</li> </ul>							
Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2- eXpress Application gives you a pre-approval that will be reviewed by underwriting.							
<b><u><a href="#">Cancel</a></u></b>							
<b>Selected loan product from Step 1 - Loan Shopper</b> <b>15 Year Fixed Rate, Expanded Credit, Full Documentation</b>							

---

◀
[Go Back](#)
▶

**Figure 20**

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDocument - Microsoft Internet Explorer	
Need to ask a question? <a href="#" style="border: 1px solid black; padding: 2px 10px; text-decoration: none; color: black;">Click here for help.</a>	<b>Disclosures</b> <a href="#" style="margin-left: 20px;"><b>eXpress Application</b></a>
<a href="#">Disclosures</a> <a href="#">Get Started</a> <a href="#">Loan</a> <a href="#">Property</a> <a href="#">Borrower</a> <a href="#">Financial</a> <a href="#">Declarations</a> <a href="#">Approved Products</a> <a href="#">Original Request</a> <a href="#">Results</a>	

"Remember, you can always click the links above for help."



- **Instructions:** You are required to have the 'Authorization to Verify Information' and 'Business Disclosure Statement' forms signed in order to proceed. Original or facsimile of these forms must be received by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Page  
**1 of 9**

---

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
 Total Borrowers: 1    Loan Purpose: Purchase

---

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat Reader. [Click here for your free copy of Adobe Acrobat Reader](#)



Disclosures.pdf

● [Save](#)

**Has your borrower signed the Authorization and Disclosure forms?**

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.

● [Delete](#)

[Go Forward](#)

---

**Figure 21**

**Replacement Sheet**  
 Title: METHOD AND APPARATUS  
 FOR A MORTGAGE LOAN ORIGINATOR  
 COMPLIANCE ENGINE  
 Appln. No.: 09/645,217

https:onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDocumet - Microsoft Internet Explorer											
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Getting Started</b>					<b>eXpress Application</b>				
		<a href="#">Disclosures</a>	<a href="#">Get Started</a>	<a href="#">Loan</a>	<a href="#">Property</a>	<a href="#">Borrower</a>	<a href="#">Financial</a>	<a href="#">Declarations</a>	<a href="#">Approved Products</a>	<a href="#">Original Request</a>	<a href="#">Results</a>

"Okay, Let's get going and apply for the loan."

- **Instructions:** Please enter or confirm the following information for Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

**Page**  
**2 of 9**

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	



● [Save](#)

● [Delete](#)

**Primary Borrower**

First Name	<input type="text" value="Frank"/> **
Last Name	<input type="text" value="Schmuk"/> **
Middle Initial	<input type="text"/>
Age	<input type="text" value="29"/> **
Social Security	<input type="text" value="111-11-1111"/> **
Marital Status	<input type="radio"/> Married <input checked="" type="radio"/> Single **
Married to (which co-borrower)	<input type="text" value="None"/> ▼ **
Number of Dependents	<input type="text" value="0"/> **
Ages of Dependents (separate with commas)	<input type="text" value="0"/> **



[Go Back](#)



[Go Forward](#)

**Figure 22**

Need to ask a question? <a href="#" style="border: 1px solid black; padding: 2px 10px; text-decoration: none; color: inherit;">Click here for help.</a>		<b>Getting Started</b> <b>eXpress Application</b>									
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"Okay, let's get going and apply for the loan."

- **Instructions:** Please enter or confirm the following information concerning the Primary Borrower's current residence.

Page  
**3 of 9**

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
 Total Borrowers: 1    Loan Purpose: Purchase



Frank Schmuk

Current Street Address     \*\*  
 Current City     \*\*  
 Current State, Zip      \*\*

- Save

Own/Rent     Own  Rent \*\*

Length of time at this address    Years  \*\*    Months  \*\*

If less than 2 years complete the following information

- Delete

Previous address 1 (include city, state, zip)

Own/Rent     Own  Rent

Length of time at this address    Years     Months

Previous address 2 (include city, state, zip)

Own/Rent     Own  Rent

Length of time at this address    Years     Months



Go Back



Go Forward

**Figure 23**

<a href="https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFF?EditDocument">https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFF?EditDocument</a> - Microsoft Internet Explorer											
Need to ask a question?	<a href="#">Click here for help.</a>	<b>Loan Information</b>					<b>eXpress Application</b>				
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"By making the  
process simple,  
we made it easy."

● **Instructions:** Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

Page  
**4 of 9**

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

Estimated Property Value                            \$  \*\*

Purchase Price of Property                        \$  \*\*

My down payment will be                          \$  \*\*

or this percentage of the property price       % \*\*

Loan Amount Requested                            \$  \*\*

Has a purchase agreement been  
accepted?

Yes  No

● Save

● Delete

if yes when does it expire?



Go Back



Go Forward

**Figure 24**

**Replacement Sheet**  
 Title: METHOD AND APPARATUS  
 FOR A MORTGAGE LOAN ORIGINATOR  
 COMPLIANCE ENGINE  
 Appln. No.: 09/645,217

Need to ask a question? <a href="#" style="border: 1px solid black; padding: 2px 10px; text-decoration: none; color: inherit;">Click here for help.</a>		<b>Loan Information</b> <b>eXpress Application</b>									
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"In just a minute we'll be ready to submit the application."

- **Instructions:** Please enter or confirm the information regarding the subject property. Change or complete as required.

Page  
**5 of 9**

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

What state are you buying the property in?

AK \*\*

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property zip

● Save

● Delete

Number of units

1 \*\*

Occupancy Type

Owner Occupied \*\*

How long do you expect to be int the home?

16-30 years

Property Type

Single Family Detached \*\*

Building Status

Existing

If a condo or PUD - what are estimated HOA fees/month?

\$ 0



Go Back



Go Forward

**Figure 25**

**Replacement Sheet**  
 Title: METHOD AND APPARATUS  
 FOR A MORTGAGE LOAN ORIGINATOR  
 COMPLIANCE ENGINE  
 Appln. No.: 09/645,217

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDocument - Microsoft Internet Explorer

Need to ask a question?	<a href="#">Click here for help.</a>	<b>Borrower Information</b>				<b>eXpress Application</b>					
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"Now real estate agents can do more for their clients."

- **Instructions:** Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years.

All fields are required.

Page  
**6 of 9**

Loan number: 129775    Loan Originator: Joe Realtor    Borrower: Frank Schmuk  
 Total Borrowers: 1    Loan Purpose: Purchase

Standard Employee

If self-employed, what % of business do you own?

Home Phone

● [Save](#)

Work Phone

● [Delete](#)

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs.  Mos.

Years in Profession

Yrs.  Mos.

Previous Employer including Address, City, etc (if less than 2 years)

[Go Back](#)

[Go Forward](#)

**Figure 26**

Need to ask a question? <a href="#" style="border: 1px solid black; padding: 2px 10px; text-decoration: none; color: inherit;">Click here for help.</a>		<b>Financial Information</b> <span style="float: right;"><b>eXpress Application</b></span>									
		Disclosures	Get Started	Loan	Property	Borrower	Financial	Declarations	Approved Products	Original Request	Results

"Need to make a change? Just click the calculator."

- **Instructions:** Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.

Page  
7 of 9

---

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schmuk
Total Borrowers: 1	Loan Purpose: Purchase	

---

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Current Housing Expenses & Real Estate Owned<br>\$ <input type="text" value="600"/> ** | <input type="checkbox"/> Income - Combined Total<br>\$ <input type="text" value="100000"/> ** | Income Type<br><input type="button" value="Standard ▼"/> ** |
| <input type="checkbox"/> Debt - Combined Total<br>\$ <input type="text" value="0"/> **                          | <input type="checkbox"/> Asset - Combined Total<br>\$ <input type="text" value="100000"/> **  | Asset Type<br><input type="button" value="Standard ▼"/> **  |
- 

● Save

● Delete



Go Back



Go Forward

**Figure 27**

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDocument - Microsoft Internet Explorer

Need to ask  
a question?

[Click here  
for help.](#)

## Declarations

**eXpress Application**

Disclosures   Get Started   Loan   Property   Borrower   Financial   Declarations   Approved Products   Original Request   Results

"Now a few simple  
questions to finalize  
the application."

- **Instructions:** Please answer All of these questions. If you answer 'yes', to any questions "a" through "i", please explain in the field below.

Loan number: 129775      Loan Originator: Joe Realtor      Borrower: Frank Schmuk  
 Total Borrowers: 1      Loan Purpose: Purchase

● Save

● Delete

- |   | <u>Borrower</u>   |
|---|---|
| a. Are there any outstanding judgements against you?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| b. Have you been declared bankrupt within the past 7 years?   | <input type="radio"/> yes <input checked="" type="radio"/> no |
| c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| d. Are you a party to a lawsuit?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure of judgement? | <input type="radio"/> yes <input checked="" type="radio"/> no |
| f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee?            | <input type="radio"/> yes <input checked="" type="radio"/> no |
| g. Are you obligated to pay alimony, child support, or separate maintenance?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| h. Is any part of the down payment borrowed?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| i. Are you a co-maker or endorser on a note?  | <input type="radio"/> yes <input checked="" type="radio"/> no |

Please explain any "yes" answers in questions "a" through "i".

- |   |   |
|---|---|
| j. Are you a US citizen?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| k. If not, are you a permanent resident alien?  | <input type="radio"/> yes <input checked="" type="radio"/> no |
| l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below) | <input type="radio"/> yes <input checked="" type="radio"/> no |
| m. Have you had ownership interest in property in the last three years?                           | <input type="radio"/> yes <input checked="" type="radio"/> no |

- (1). What type of property did you own?

Property 1

Property 2

Property 3

- (2). How do you hold title to the home?

Property 1

[Go Back](#)

[Go Forward](#)

**Replacement Sheet**  
Title: METHOD AND APPARATUS  
FOR A MORTGAGE LOAN ORIGINATOR  
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Appln. No.: 09/645,217

Need to ask a question? <a href="#">Click here for help.</a>	<h2>Approved Loan Products</h2>	<h2>eXpress Application</h2>
	<a href="#">Disclosures</a> <a href="#">Get Started</a> <a href="#">Loan</a> <a href="#">Property</a> <a href="#">Borrower</a> <a href="#">Financial</a> <a href="#">Declarations</a>	<a href="#">Approved Products</a> <a href="#">Original Request</a> <a href="#">Results</a>

"See what we mean by fast?  
You're well on your way..."

- **Instructions:** A preliminary loan decision is listed below.

Page  
9 of 9

**Loan number:** 129775    **Loan Originator:** Joe Realtor    **Borrower:** Frank Schmuk  
**Total Borrowers:** 1    **Loan Purpose:** Purchase

We have not yet received your Credit Report electronically.

Click [here](#) to continue and our underwriting staff will begin work on this application.

You will have an underwriting decision within 24 hours.

- Save**

Insert any extra information you may think be useful for the loan application

- Delete



[Go Back](#)

**Figure 29**



MORTGAGE BROKER

About Us | Profiles | Investors | Press | Careers | Legal | Site Map | Contact us !!!

Welcome Joe Realtor

### Task List

Main Menu

Here are your tasks.  
task description

Start A New Loan

- 892827 - Ben Franklin: Order acceptable commitment for title insurance.
- 892827 - Ben Franklin: Order acceptable hazard insurance coverage with
- 892827 - Ben Franklin: Obtain signed 1003 Good Faith Estimate Truth in
- 892827 - Ben Franklin: Order flood certification with applicable coverage
- 892827 - Ben Franklin: Obtain signed copy of Credit Authorization and Bus
- 892827 - Ben Franklin Schedule Closing
- 718330 - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus
- 718330 - Nikki Bennett: Obtain signed 1003 Good Faith Estimate Truth In
- 718330 - Nikki Bennett: Provide regular Borrower updates
- 718330 - Nikki Bennett: Obtain ###months most recent (consecutive) banks
- 693954 - Tom Thumb: Provide regular Borrower updates
- 693954 - Tom Thumb: Your assigned processing center is:

#### assigned to

- Joe Realtor

[privacy policy](#)

Figure 30

### Replacement Sheet

Title: METHOD AND APPARATUS  
FOR A MORTGAGE LOAN ORIGINATOR  
COMPLIANCE ENGINE  
Appln. No.: 09/645,217

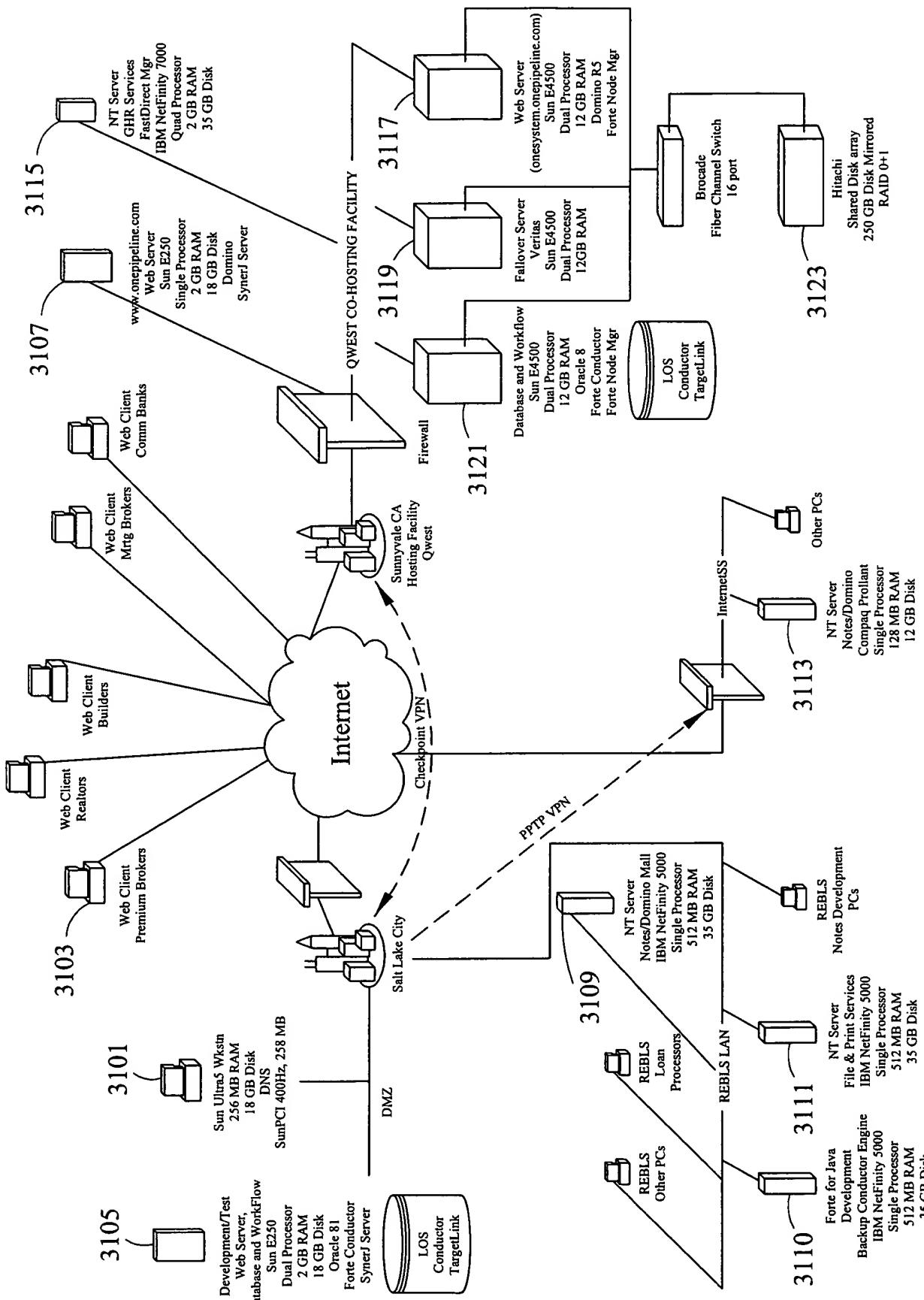
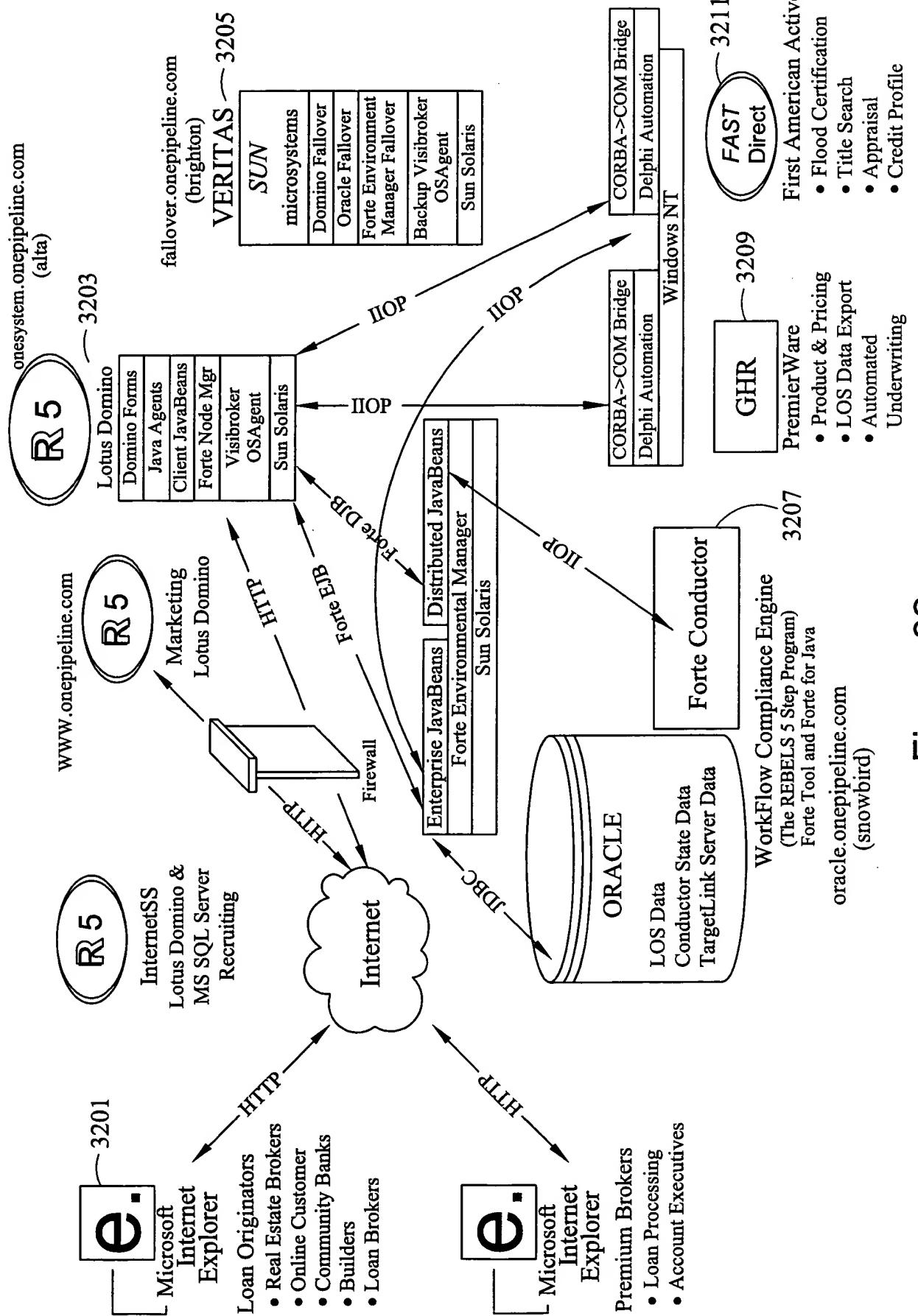


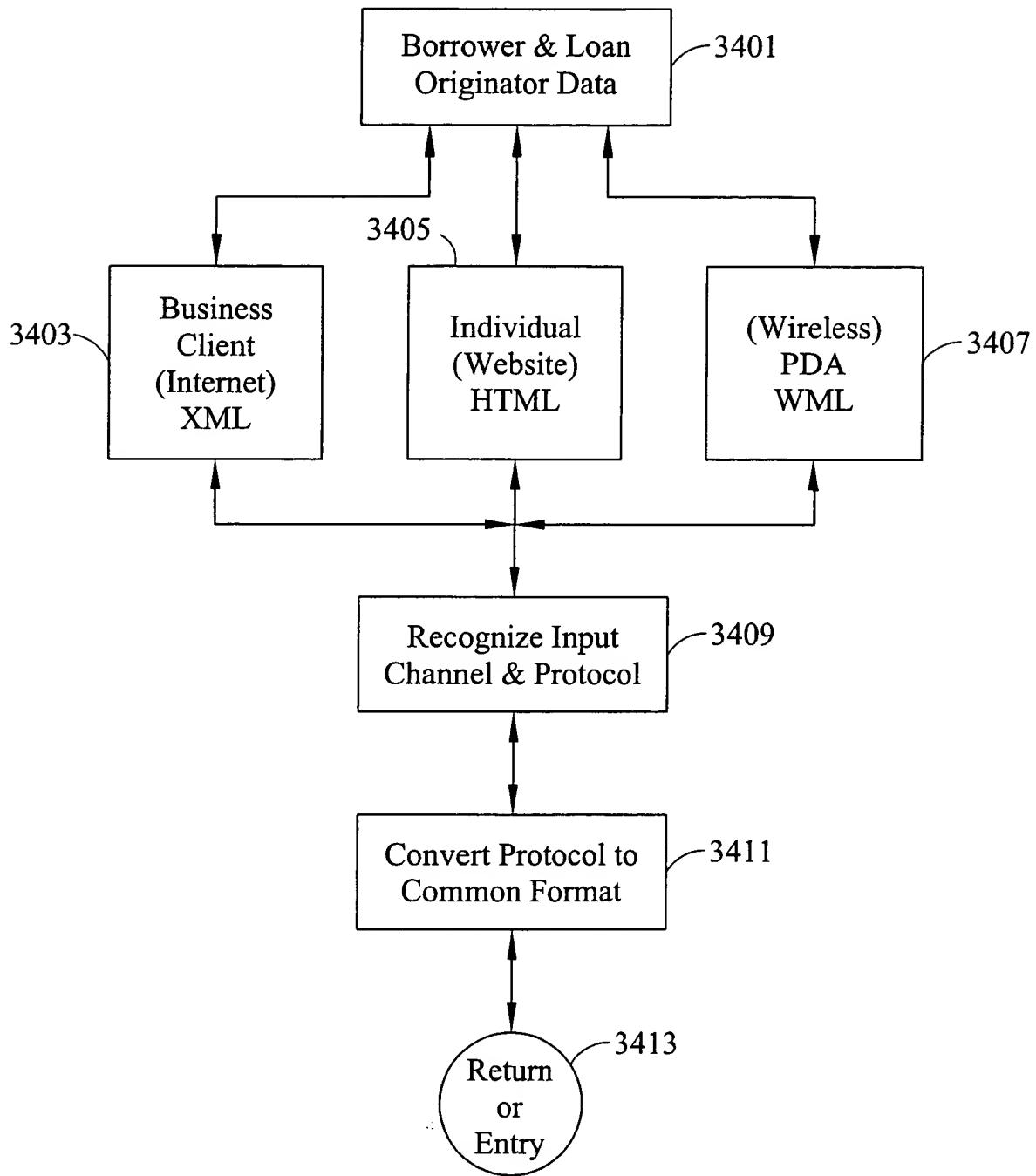
Figure 31

**Replacement Sheet**  
 Title: METHOD AND APPARATUS  
 FOR A MORTGAGE LOAN ORIGINATOR  
 COMPLIANCE ENGINE  
 Appln. No.: 09/645,217

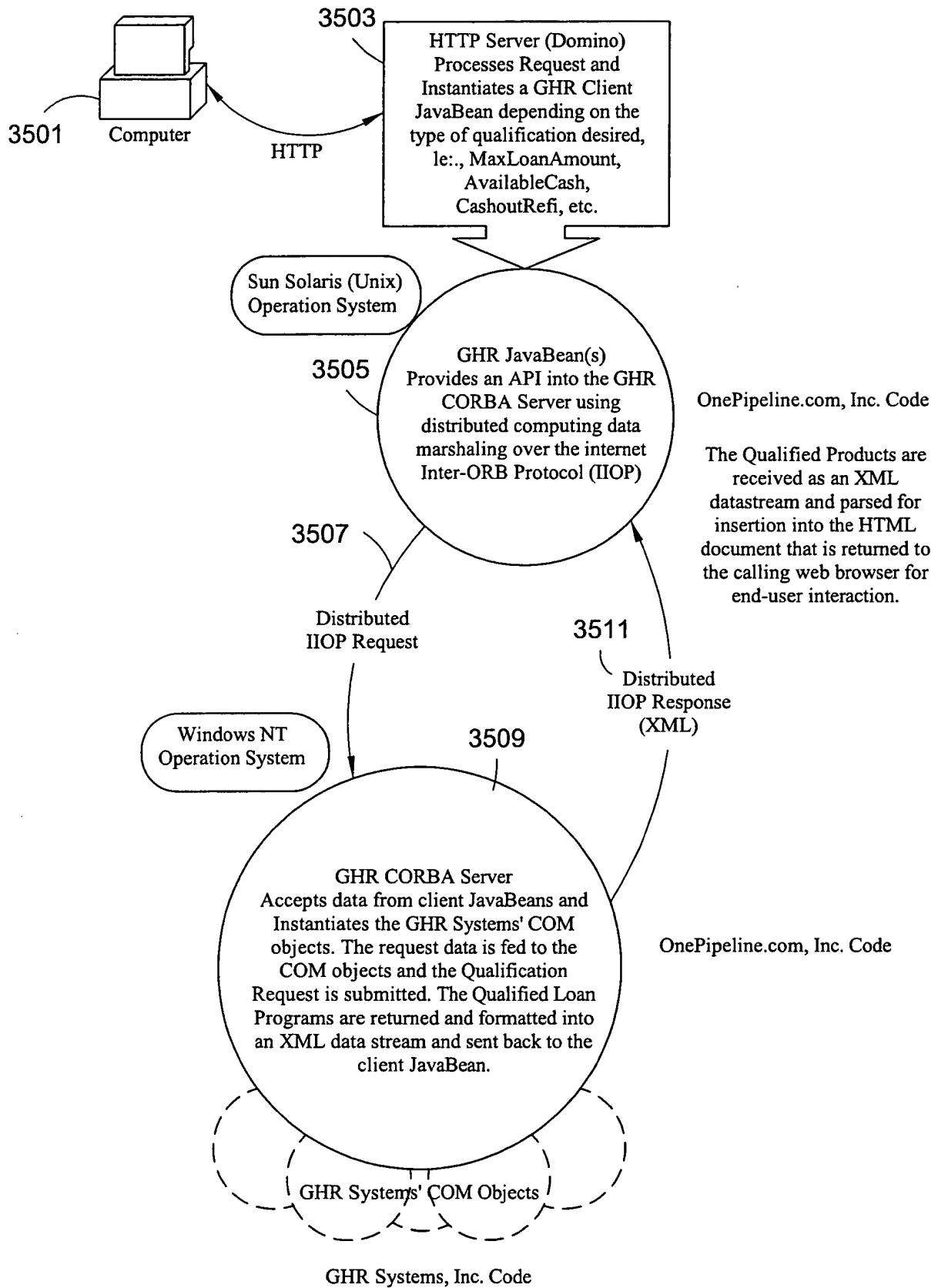


**Figure 32**

INPUT GATEWAY 3400



**FIGURE 33**



**Figure 34**

4200

Task Maintenance & Status Reporting Gateway

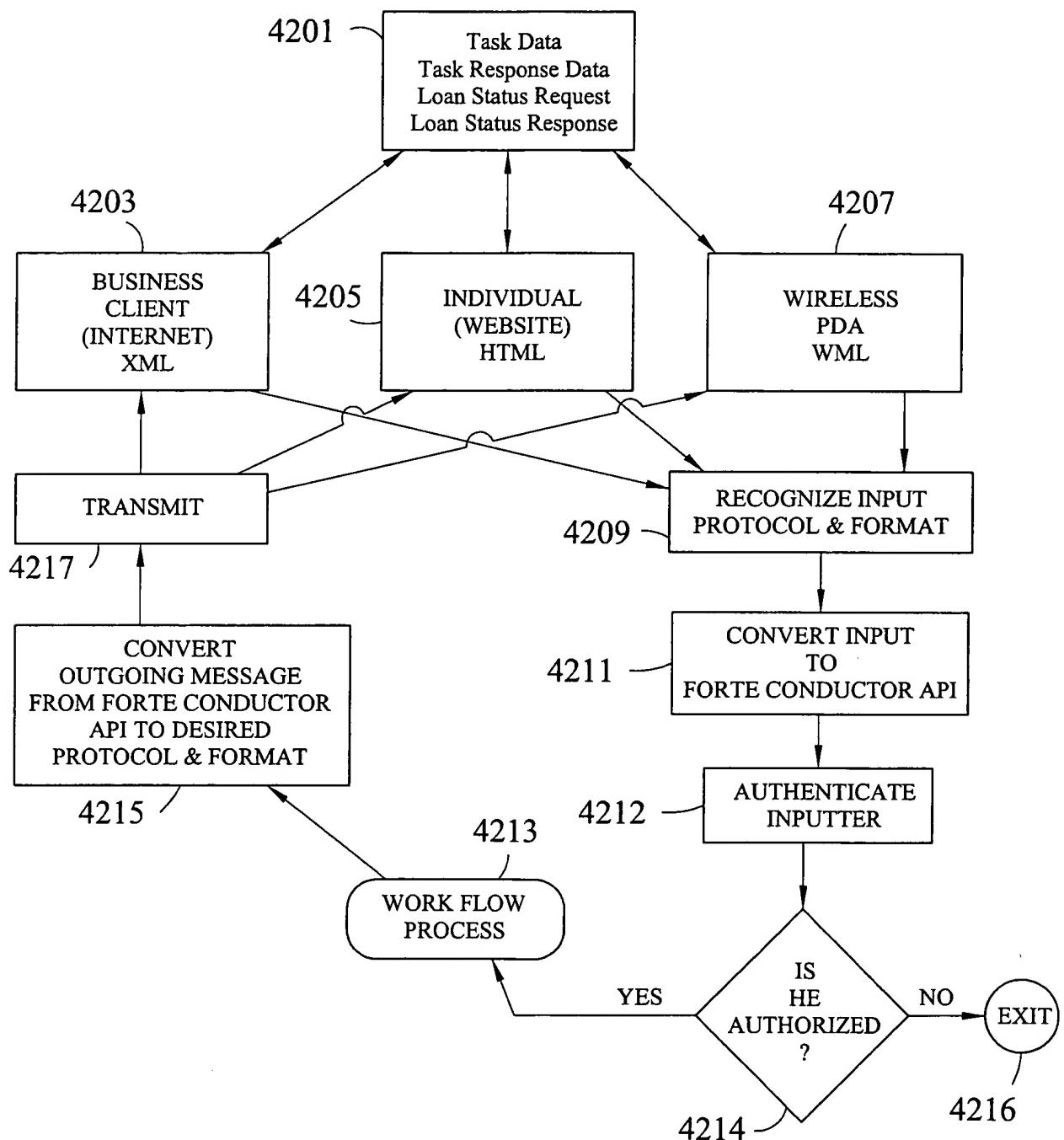
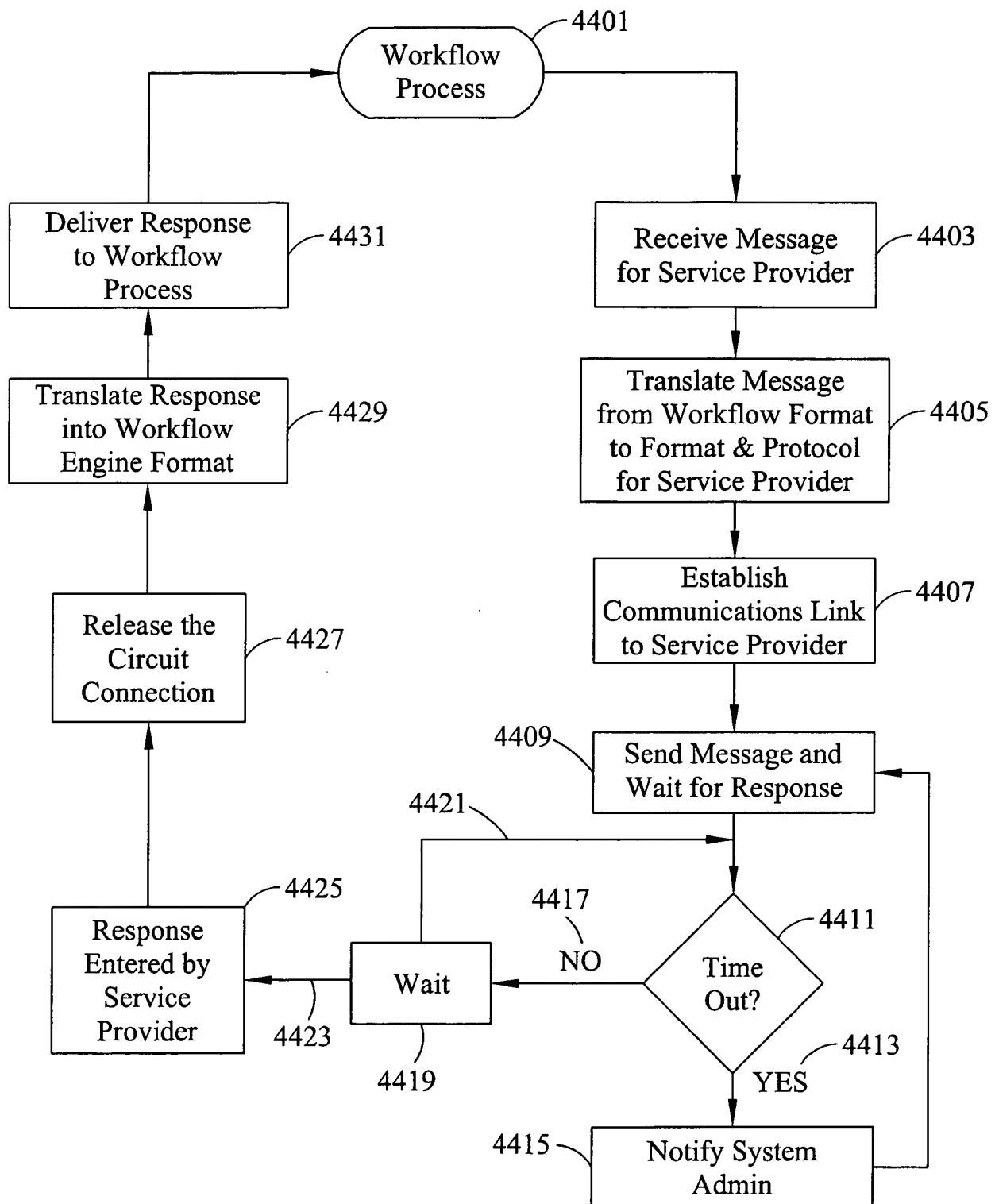


Figure 35

**TRANSACTION SERVICE PROVIDER GATEWAY**

4400



**FIGURE 36**

**Replacement Sheet**  
 Title: METHOD AND APPARATUS  
 FOR A MORTGAGE LOAN ORIGINATOR  
 COMPLIANCE ENGINE  
 Appln. No.: 09/645,217

https://onesystem.onepipeline.com/LOS.nsf/all/244FC7A4D68AOBDA672569330062FFFD?EditDocument - Microsoft Internet Explorer	
https://onesystem.onepipeline.com/LOS.nsf/allLoansWeb/4B9A064E8AA7ABDB8725693E006367F4	
Need to ask a question? <a href="#" style="border: 1px solid black; padding: 2px;">Click here for help.</a>	<b>Loan Origination Request</b> <span style="float: right;"><b>eXpress Application</b></span>
<a href="#">Disclosures</a> <a href="#">Get Started</a> <a href="#">Loan</a> <a href="#">Property</a> <a href="#">Borrower</a> <a href="#">Financial</a> <a href="#">Declarations</a> <a href="#">Approved Products</a> <a href="#">Origination Request</a> <a href="#">Results</a>	

"Congratulations.  
 We'll get back to  
 you within 24 hours."

RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Step 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Steps 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

**Instructions:**

- 1) Authorize the loan origination fee by entering a percentage in the space provided below
- 2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
- 3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I anuthorize a loan origination fee of  % and request a loan for \$13500.

[Save](#)

Loan number: 129775      Loan Originator: Joe Realtor      Borrower: Frank Schmuk  
 Total Borrowers: 1      Loan Purpose: Purchase

[Delete](#)

Step 1: Consultation and Pre-Qualification  
 15% of loan origination fee

**Task**

- Coordinate marketing and advertising for potential borrowers
- Review and explain entire loan process to borrower
- Review and explain Pre-Qualification process with borrower
- Complete online Pre-Qualification process with borrower
  - Compare lenders for 30 year fixed rate loans
  - Select a preferred lender or interest rate
  - Assess borrower's credit situation
  - Offer credit repair information and advice
  - Assess current financial situation, including income/debt ratios, assets, and current housing situation
  - Review and explain the different loan programs available based on the borrower's situation
  - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages
- Review and explain the estimate of costs of the loan

**Loan Originator**

**Figure 37**

Step 2: Loan Application  
20% of loan origination fee

Task

- Collect basic financial information from borrower ◎ Loan Originator
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
  - Estimate property value of new property purchase
  - Determining down payment and loan to value for the new property purchase
  - Review new property purchase information and status
  - Review and correct current financial situation from Pre-Qualification
  - Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

Figure 38

Step 3: Loan Review and Administrative Tasks  
15% of loan origination fee

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other Disclosures
  - Loan Originator
  - Real Estate Broker
  - Mortgage Processing Center
- Review loan file for accuracy with the borrower
- Review and explain underwriting process and conditions with borrower
  - Review and explain underwriting process with borrower
  - Review and explain the financial information needed from the borrower
  - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
  - Review and explain the reason for Title Report to the borrower
  - Review and explain the reason for the Appraisal to the borrower
  - Review and explain the reason for Flood Certification to the borrower
  - Review and explain the reason for the Survey (as required)
- Review of the underwriting conditions
- Submit file for underwriting approval

Figure 39

Step 4: Borrower Updates and Loan Processing  
35% of loan origination fee

Task

- Review and explain underwriting decision with borrower
- Review and explain other closing conditions to the borrower
  - Review and explain the Good Faith Estimate with borrower
  - Review and explain the Truth in Lending statement with borrower
  - Review and explain other federal and state disclosures with borrower
- Get borrower's signature on documents
- Collect the mandatory conditions from the borrower
  - Collect the income information (paystubs, W2 and tax records as required)
  - Collect the bank statements from the borrower
  - Collect the Insurance Binder information
- Forward all conditions to processing
- Review and explain the results of the Title Report
- Review and explain the results of the Appraisal
- Review and explain the results of the Flood Certification
- Provide regular status updates to the borrower
- Order the Flood Certification
- Order the Survey (as required)

- Loan Originator
- Real Estate Broker
- Mortgage Processing Center

Step 5: Closing  
15% of loan origination fee

Task

- Review and authorize the Clear to Close document from processing
- Lock the interest rate for the loan
- Coordinate closing with borrower and title company.
- Attend closing

- Loan Originator
- Real Estate Broker
- Mortgage Processing Center



[Go Back](#)



[Go Forward](#)

Figure 40

<https://onesystem.onepipeline.com>

<https://onesystem.onepipeline.com/LOS.nsf/tasklist>

Need to ask Click here  
a question? for help.

Task List

[Change to View By Borrower](#)

Task Description

Step #2

717178 - Brad Sullivan: Order acceptable commitment for title insurance.

717178 - Brad Sullivan: Order acceptable appraisal for no less than \$1250

Step #3

125938 - C Lake: Obtain acceptable purchase agreement with all addendums

125938 - C Lake: Order acceptable appraisal for no less than #####.

125938 - C Lake: Obtain signed copy of Credit Authorization and Business

125938 - C Lake: Obtain ##### months most recent (consecutive) bank statement

125938 - C Lake: Obtain acceptable purchase agreement with all addendums

125938 - C Lake: Order acceptable commitment for title insurance

125938 - C Lake: Order acceptable appraisal for no less than #####

125938 - C Lake: Obtain acceptable purchase agreement with all addendums

274430 - Brad Sullivan: Order acceptable commitment for title insurance

274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth In

274430 - Brad Sullivan: Obtain ##### months most recent (consecutive) bank

274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add

274430 - Brad Sullivan: Order acceptable appraisal for no less than #####

274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificate

274430 - Brad Sullivan: Order acceptable hazard insurance coverage with

274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts

274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add

274430 - Brad Sullivan: Order acceptable appraisal for no less than #####

274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add

274430 - Brad Sullivan: Order acceptable appraisal for no less than #####

274430 - Brad Sullivan: Order acceptable commitment for title insurance

27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth In

27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than #####

Assigned To

Joe Realtor

Joe Realtor

Assigned To

Joe Realtor



Return to Main Menu

Figure 41